

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TAMMY L. KOVAL

Case No. 16-23200CMB

Debtor(s)  
RONDA J. WINNECOUR,  
Standing Chapter 13 Trustee,

Chapter 13

Movant  
vs.  
CITIZENS BANK NA(\*)

Document No \_\_\_\_

Respondents

**NOTICE OF FUNDS ON RESERVE**

The Movant, Ronda J. Winnecour, Chapter 13 Standing Trustee, gives notice to the above named Respondent that she has placed the Respondent-creditor's claim (identified below) on reserve, pursuant to W. PA. LBR 3002-3(f)(2), for the following reason:

The creditor has returned a check from the Trustee. No further payments will be issued on this debt until the creditor satisfactorily explains the returned check and acknowledges that it will accept future payments.

CITIZENS BANK NA(\*)  
1 CITIZENS DR  
MS ROP15B  
RIVERSIDE, RI 02915

Court claim# 4/Trustee CID# 6

The Movant further certifies that on 10/20/2020 , copies of this notice were served on the parties required to be served pursuant to W.PA.LBR 3002-3(g).

cc: debtor(s)  
original creditor  
putative creditor  
counsel for debtor(s)  
counsel for the creditor(s) (if known)

/s/ Ronda J. Winnecour  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

DEBTOR(S):  
TAMMY L. KOVAL, 18 VILLA COURT,  
PITTSBURGH, PA 15214-1439

DEBTOR'S COUNSEL:  
RODNEY D SHEPHERD ESQ, 2030  
STILLWATER LANE, MCDONALD, PA  
15057

ORIGINAL CREDITOR:  
CITIZENS BANK NA(\*), 1 CITIZENS  
DR, MS ROP15B, RIVERSIDE, RI  
02915

NEW CREDITOR: